

# Midwest Edition

Serving
The Retired
Military
Communities
of Illinois,
Iowa,
Michigan,
Minnesota
& Wisconsin















### RETIREMENT \* SERVICES \* NEWSLETTER

# HONORS August 2009

# Protect your retirement assets Consider Long Term Care Insurance in Your Retirement

For years financial experts have stressed the need for individual retirement savings to supplement your annuity and/or Social Security income. If you're following that advice and building your nest egg, now is the time to consider protecting your retirement assets from a threat you may not have considered – the high costs of long term care (LTC).

LTC is that care that people need for lengthy or lifelong assistance with daily living due to illness, injury, aging, or cognitive impairment such as Alzheimer's Disease. LTC may be the most expensive type of care that you or your family will ever need.

The Stakes Are High - Consider these facts.

- After the age of 65, Americans have more than a 70% chance of needing such care.
- Today, the average annual cost of a nursing home is \$64,240.
- For home-based care, the annual cost has reached \$24,700 (for five hours of care a day, five days a week).

### You Are Not "Already Covered"

• LTC is not covered by traditional medical

- insurance plans (including Medicare and Tricare) or by disability income insurance.
- The Department of Veterans Affairs provides only limited LTC services with strict qualification restrictions.
- The result is that millions of chronically ill
   Americans foot their own LTC bill until they are
   impoverished enough to qualify for Medicaid
   and that can mean having little control over
   the quality and type of care one receives.

### What Are the Options?

For many, the answer is long term care insurance, which can help pay for home care, assisted living or nursing home costs. Because LTC insurance is medically underwritten, people must plan ahead and apply for coverage while they are in relatively good health. Once approved for coverage, they can have the peace of mind that comes with knowing they don't have to spend their entire savings, or overburden family members. For a personal quote or to learn more about the Federal Long Term Care Insurance Program, which is sponsored by the U.S. Office of Personnel Management, call 800-LTC-FEDS (800-582-3337) (ITT: 800-843-3557) or visit www.LTCFEDS.com.

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FORT McCOY \* WISCONSIN 54656



## Office Of The Commander

Dear Retiree/Surviving Family Member

Once again I am honored to have the privilege of addressing the military retired community. Our Nation is indebted to the service of all its veterans, but I would like to extend a special "thank you" to those veterans who have gone the extra mile by dedicating their careers to ensuring our freedom. The Family Members of our retirees are also deserving of recognition because without their dedicated support, many retirees could not have accomplished their service. Thank you all for your dedication and commitment.



Col. David E. Chesser

As a Total Force Training Center, Fort McCoy's primary mission is providing quality training facilities for Reserve and Active Component military forces. Fort McCoy is a ready and capable mobilization site, equipped to prepare and deploy military units for any contingency. Fort McCoy also serves the military retired community in seven states: Minnesota, lowa, Michigan, Wisconsin, Northern Illinois, California and Nevada. Your Retirement Service Officer (RSO), Bill Walters, is a committed individual who strives to do his best to ensure that the retired community receives the quality service they have earned and deserve. Please feel free to contact Bill at 800-452-0923 or via email at bill.g.walters@us.army.mil.

Thank you again for your valued service.

FORT McCOY - A CENTURY OF SERVICE TO AMERICA

Sincerely,

David E. Chesser Colonel, US Army Commanding

# **Letter From the Editor:**



Honors is intended as a source of noteworthy information concerning military retiree benefits and information. Being an annual publication, changes

often occur from the date of publication to the next year's edition. Every effort is made to ensure that the articles included in Honors are both meaningful and accurate as of the publish date. Your comments on the newsletter are valued and encouraged as we are always looking for ways to improve. Please send your comments to, Retirement Service Office, 2187 South J Street, Fort McCoy, WI 54656 or via email to bill.g.walters@us.army.mil.

Thank you for your service. I hope you find this 2009 edition of Honors enjoyable and meaningful.

Bill Walters, Editor Retirement Services Officer Ft. McCoy, WI 54656

# Newsletter & other information available on the internet.....

Honors is an annual publication published each summer. It is distributed to all Army retirees in receipt of retired pay, gray area retirees and Army surviving spouses residing in California, Nevada, Wisconsin, Michigan,

Minnesota, lowa and the 32 northern most counties of Illinois. Two separate issues have been printed, a West Coast issue for residents of California and Nevada, and a Midwest issue for residents of Wisconsin,



Michigan, Minnesota, Iowa and Northern Illinois. Both issues are also available on the Retirement Services Office website. You can visit this site at, www.mccoy.army. mil, then selecting Retirees, and then Retirement Services Office. This website also offers additional information

on many other retiree issues. It includes links to all the services retiree newsletters and much more. Please utilize this site and share it with retirees from other services.



www.mccoy.army.mil



Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Building 2187, Fort McCoy, WI. We suggest that you call for an appointment prior to visiting the office.

You can contact us at: 1-800-452-0923 or e-mail: bill.g.walters@us.army.mil.

The mailing address is; Retirement Services Office 2187 South J Street Fort McCoy, WI 54656-5150 The purpose is to assist retired military personnel and their families in their benefits, rights and privileges.

**Editor: Bill Walters** 

# The Forty-Ninth Chief of Staff Army Retiree Council Meeting

As a member of the Chief of Staff Army (CSA) Retiree Council, I would like to reflect on our annual meeting held at the Pentagon, April 20-24, 2009. These comments are totally mine and do not reflect any official position or other member's thoughts. I doubt however that the other thirteen members would disagree with my statements.

Everyone who has been involved in making this a successful forum, from the Secretary of the Army, The Honorable Mr. Pete Geren, down to his assistants who helped with our reports, showed

a strong and positive collaboration in supporting Soldiers, Army Families and Surviving Spouses past and present.

It is clear to me that the current Army Leadership, under the direction of General George W. Casey, Jr., is

acutely aware of the sacrifices that have been made, or are being made, by today's and yesterday's brave Soldiers and their Families. I have found a general willingness to deal with many of the specific issues raised by installation and area councils, within the current fiscal constraints. This is my third year on the CSA Retiree Council and I am continually impressed by the dedication and interest expressed by the members to make the Army a better

place for current and past Soldiers and their Families. I am honored and proud to serve as a member of the Council!

In closing, I would also point out that while the Army and our country is at war, there exists a critical issue for which our assistance has been requested and I am passing on this impassioned request. Vice Chief of the Army, General Peter W. Chiarelli, has been personally tasked to develop a comprehensive suicide prevention program to counteract the current level of military, and former military members, taking their own lives. He needs

and wants our help! This is an issue that is extremely important to all of us – let's pitch in to help solve this problem.

Brigadier General Bart Gilbert, Retired, Member of the CSA, Retiree Council

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# Your Medals Are a Sense of Pride

It has been said that war memorials consecrate ideas and battlefields consecrate events. It may be added that the military medals and decorations that are awarded to our Soldiers and veterans consecrate individual values and deeds.

The impact of military awards goes far beyond the individual and has a much broader effect. It has long been recognized by military leaders that medals and decorations instill a sense of pride which is an integral component of the warrior ethos. Veterans take pride in the accomplishments and values that are symbolized in the awards and decorations.

If you have lost or misplaced your medals the U.S. Army Veteran Medal Unit can help recover them. If you are an Army veteran or the next of kin of an Army veteran, you may request a set of authorized medals and decorations by sending a written request along with a copy of the DD Form 214 or other discharge papers to: National Personnel Records Center, 9700 Page Avenue, St. Louis, MO, 63132-5100. Or you can visit

the National Personnel Records Center (NPRC) at www.vetrecs. archives.gov.

If you have never received a set of your medals your request will be processed free

of charge. If requesting a replacement set, there will be a nominal fee. If you are the next of kin, only one request for medals will be honored.

After NPRC processes your request you will receive a listing of the medals authorized. NRPC will then forward your request to the Veteran Medals Unit. You can check the status of your request, as well as view some general information about medals and decorations at www.veteranmedals.army.mil. You can also contact the Unit at 877-827-9026.



# **Honors Update**

# How Do I Change My Mailing Address for HONORS?\*\*\*

**M**ailing addresses for HONORS come from the same sources as those for Army Echoes. Please refer to the following if you need to change your address:

- Retirees entitled to retired pay should mail changes to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130, call 1-800-321-1080, or fax to 1-800-469-6559.
- Surviving spouses in receipt of SBP should mail changes to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131, call 1-800-321-1080, or fax to 1-800-982-8459.
- Retirees entitled to retired pay and Survivor Annuitants can also access and make changes to their accounts

- online at www.dfas.mil and selecting the icon, "My Pay". If you already have a PIN you can access your account and make the appropriate change. If you do not have a PIN you can request one and a temporary PIN will be mailed to you. The temporary PIN is good for your initial access and you will be prompted to establish a permanent one. For those of you that have computer access this is the suggested means.
- Retired Reservists not yet age 60 should mail your change to U.S. Army Human Resources Command, ATTN: AHRC-PSP-A, One Reserve Way, St. Louis, MO 63132-5200, call 1-800-325-2660, or fax to 1-314-592-0582 (ATTN: TLM9V49). Be sure to include your SSN on all pages.

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# Why You Should Enroll in the TRICARE Retiree Dental Program

Many military retirees, for one reason or another, are "on the fence" when it comes to enrolling in any kind of dental benefits program. Some retirees already have dental insurance through an employer while others may be insured through their spouse's employment. But the most common reason is that many retirees are self-insuring – actually paying for all their dental treatment out of their own pockets.

Which dental insurance to purchase can be one of the most confusing decisions to make on your own. However, when you decide to enroll

in the Department of Defense-authorized TRICARE Retiree Dental Program (TRDP), you can be assured that you have chosen an economical, high-quality dental program that will meet the majority of your needs. The TRDP was designed to be a comprehensive, cost effective program of dental coverage for retired members of the Uniformed Services and their Family



Members, unremarried surviving spouses and children of deceased members, as well as other select individuals.

Enrollment in the TRDP continues to grow as we near the end of the third quarter of 2009. Recent retirees, current TRDP enrollees upgrading their coverage from the Basic Program to the Enhanced Program, and even a sizable percentage of retirees living overseas who have elected to get comprehensive TRDP coverage under the Enhanced-Overseas Program all make up the substantial number of enrollments processed during the first several months of the new TRDP contract. At the present rate of enrollment,

it is anticipated that the number of TRDP covered lives will reach the 1.2 million mark this fall.

Additional information is available at www.trdp.org or by calling the toll-free customer service line at 888-838-8737.



### **Diabetic Supplies**

The Department of Defense Pharmacy and Therapeutic (DoD P&T) committee has reviewed and selected a limited number of blood glucose monitor test strips that will save money for beneficiaries and DoD.

Four self-monitoring test strips are included in the DoD Uniform Formulary. The Uniform Formulary is a standardized list of covered prescription medications available in the Military Health System (MHS). The four approved test strips available to beneficiaries at a \$9 (Tier 2) co-pay are, Precision Xtra, Accu-chek Aviva, Bayer Contour and Freestyle Life. These four test strips offer the newest

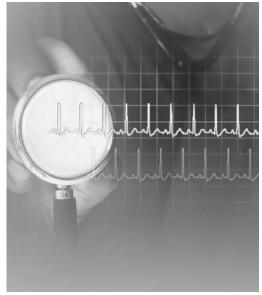
technology and are the most cost-efficient according to the DoD P&T.

Tricare officials are encouraging beneficiaries to switch to the preferred test strips, which offers them a choice in strips and saves money for beneficiaries and the DoD. Additional options for test strips on Tier 3 are still available for the \$22 co-pay. Beneficiaries who choose to use the preferred strips will have the opportunity to order a new meter that corresponds with their test strips. There is no cost for the new meter.

Beneficiaries who have used glucose test strips in the past should have received letters explaining the details of the change.

Beneficiaries making the switch have many options including contacting a Military Treatment Facility pharmacy or clinic for information on how to receive a new no-cost formulary meter. Beneficiaries can also contact the companies directly to request their free meters. For a Bayer Contour meter you can call 800-348-8100 or visit www.bayerdiabetes.com/us. For Precision Xtra, Freestyle Lite or Freestyle Freedom Lite meters you can contact 866-224-8892 or visit http://www.meters.abbottdiabetescare.com For Accu-chek Aviva meters call 800-858-8072 or visit www.accu-chek.com.

Additional information is available on line at www.tricare.mil, by contacting your nearest Health Benefit Advisor, or from your Regional Tricare Contractor (contact numbers are listed below). More information on glucose test strips is available at www.tricare.mil/pharmacy.



# What to Do When Your Child Becomes Ineligible for Tricare

If you have a child who will soon be ineligible for Tricare due to his or her age, you may want to consider the Continued Health Care Benefit Program (CHCBP). Your children remain eligible for Tricare up to age 21, or age 23 if they are full time college students, you provide at least 50 percent of their financial support and their Defense Enrollment Eligibility Reporting System (DEERS) information is up to date. To extend your child's eligibility beyond age 21, contact your nearest Military I.D. Card Facility or call 800-538-9552.

CHCBP is one option you can use if your college student still needs health care coverage beyond age 23. CHCBP is a premium-based health care program administered by Humana Military Healthcare Services, Inc. and is similar to, but not part of, Tricare. The program gives your student up to 36 months of health care coverage after Tricare eligibility ends. The major difference between CHCBP and Tricare is that you pay a quarterly premium for your child to participate. CHCBP benefits are comparable to Tricare Standard, using the same providers and program rules.

Additional information on CHCBP is available at www.tricare. mil/chcbp, by contacting your nearest Health Benefit Advisor, or your Regional Tricare Contractor.

### **Tricare Information**

Tricare National Website www.tricare.mil

Tricare North Region Contractor https://www.Hnfs.net/common/home 877-874-2273

Tricare West Region Contractor www.triwest.com 888-874-9378

Tricare South Region Contractor www.humana-military.com 800-444-5445





# Wearing of Your Military Uniform \*

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Wearing of the uniform by retired personnel is a privilege granted in recognition of faithful service to their country. The uniform may be worn for ceremonies or at official functions when the dignity of the occasion and good taste would dic-



tate the propriety of the uniform. Whenever the uniform is worn, it must be done in such a manner as to reflect credit upon the individual and the service from which retired. Appropriate occasions for wearing the uniform include memorial services, military weddings, military funerals, military balls, patriotic or military parades, and ceremonies in which military units

are taking part, meetings or functions of associations where the membership is largely or entirely composed of honorably discharged or retired military personnel, and any other occasion where, in the judgment of the retired member, wearing of the uniform is appropriate. On these occasions, the uniform may be worn while traveling to and from the ceremony, provided that such travel may be completed on the day of the ceremony.

The uniform worn by a retiree may be the uniform prescribed on the date of the member's retirement or any uniform currently authorized for Active Duty personnel. It may not however be mixed. Ribbons, medals and/or other decorations which were authorized and awarded to the member may be worn on uniforms in accordance with the uniform directives of the appropriate service. Any questions regarding the wearing of the uniform should be directed to the nearest installation of the member's service.

Please note that retirees are not authorized to wear the BDU, ACU or desert uniforms.

# **Eligible Veterans**

# V. A. Headstones and Markers

Headstones and markers are furnished to eligible spouses and Family Members of veterans who are interred in a national, military post/base, or state veterans cemetery. For veterans who have chosen columbaria inurnment, niche markers are also available. Public Law 110-157, signed on December 26, 2007, allows the Department of Veterans Affairs (VA) to furnish government headstones or markers for the graves of eligible veterans who died on or after November 1, 1990, regardless if the grave is already marked with a privately purchased headstone or marker. The law gives VA authority to furnish, upon request, a medallion or other device of a design determined by the Secretary to signify the deceased's status as a veteran, to be attached to a headstone or marker furnished at private expense. The benefit will be available in lieu of a government furnished headstone or marker, for veterans in privately marked graves who died on or after November 1, 1990. The VA is currently designing the medallion and it is expected to be available soon. Claims will be accepted once a contract has been awarded for its manufacture.



When burial or memorialization is at a national, post or state veterans cemetery, a headstone or marker may be ordered by the cemetery officials based on inscription information provided by the next of kin. When burial is in a private cemetery, VA Form 40-1330 must be submitted by the next of kin or a representative, such as funeral director, cemetery official or veterans counselor, along with veterans military discharge documents, to request a government provided headstone or marker.

Additional information is available online at www.cem.va.gov/hm/hmtype.asp or by contacting your local County Veteran Service Officer (CVSO). In most cases you can locate your CVSO or regional veteran service office in your telephone book in the "Government" section.



The recoupment of military retiree's Variable Separation Incentive (VSI) and Special Separation Benefit (SSB) have been temporarily suspended pending a formal Department of Defense (DoD) policy and legal review.

VSI, SSB and certain other separation payments, such as severance pay, were offered to Active Duty military members in an effort to reduce manpower in certain career fields. These payments were offered primarily in the 1990s. Those receiving these payments were also required to maintain an affiliation with the Ready Reserve of a military Reserve component. Provisions of these programs also included repayment should an individual remain with the Ready Reserve and earn status as a military retiree.

Federal statutes governing these programs do not allow DoD or the Defense Finance and Accounting Service (DFAS) to alter

repayment ratios or provide alternative repayment plans for these military retirees regardless of the financial hardships a retiree may be experiencing.

The policy review will allow DoD and DFAS to determine what options, if any, may be available to allow DoD to meet its statuary responsibilities while providing relief to military retirees impacted by recoupment actions.

Effected retirees will receive letters advising them of the suspension of recoupment payments. Upon completion of the review, these members will be notified prior to recommencement of repayment reductions to their retired pay advising them of the review conclusions.

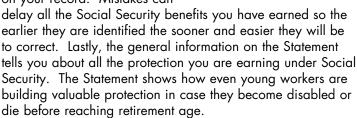
Additional information is available by contacting DFAS at 800-321-1080 or on their website at www.dfas.mil.

# What is a Social Security Statement?

Your Social Security Statement is a concise, easy to read personal record of the earnings on which you have paid Social Security taxes during your working years and a summary of the estimated benefits you and your family may receive as a result of those earnings.

The Social Security Administration is required by law (P.L. 101-239, Sect 10308) to send annual Statements to workers and former workers aged 25 and older, and at any time to workers of any age upon request. You can expect to receive your annual Statement each year approximately three months before your birthday.

You are encouraged to keep your Statement with your important papers as it can be used in several ways. Your estimate can play an important role in combining your savings and other investments in your financial planning for the future. Secondly, the Statement can help you verify that your reported earnings and other information such as your name and date of birth are correct on your record. Mistakes can



To obtain additional information on, or to request a Social Security Statement, you can call 800-772-1213, visit the Social Security website at www.ssa.gov or contact your local office.

# **Career and Alumni Program Transition Services**

**W**hat is the Army Career and Alumni Program (ACAP)? ACAP is the Army's premiere Transition Assistance Program for service members and their Family members who are leaving the Army. ACAP assists with transition decisions, writing resumes, completing job applications and career planning. ACAP has self paced systems that put your future at your fingertips. It uses computer based training to provide job assistance

training, practice interviews and related transition support. Your ACAP Center is an excellent place to go for employment assistance and is a lifelong benefit. ACAP centers are located at most Army installations around the world. For more information on ACAP and to locate your nearest ACAP center you can visit their website at www.acap.army.mil.



# Military Legal Assitance — Judge Advocate

Military retirees and their Family Members are eligible for limited legal assistance. Judge Advocate (JA) offices are located at most military installations throughout the world. Depending on office staffing and other resources these offices may offer a variety of legal assistance. Assistance in preparing Powers of Attorney, Wills, Tax Assistance, general legal advice, etc, may be available. The key is to check with your nearest JA office to determine which legal services they offer.

Below are some frequently asked legal questions.

# Q. How can I locate the nearest legal assistance attorney?

**A.** You can locate your nearest legal assistance office at legalassistance.law.af.mil/content/locator.php or by contacting your nearest military installation.

### Q. Is legal assistance just for military personnel?

**A.** No. Legal assistance is provided to all Active Duty service members, Reservists on Active Duty for 30 days or more, and retirees from all branches of service and their lawful dependents. However, legal assistance is provided based upon available resources and personnel.

### Q. What is an Advance Directive for Health Care?

A. It is a valuable document informing your Family Members and health care providers of the life-sustaining treatment you want to receive or decline if you become terminally ill or persistently unconscious. Terminally ill is considered a condition which is incurable and irreversible in the opinion of two physicians and will result in death within six months, despite the use of life-sustaining treatment. Organ donation can also be addressed to inform your health care providers and family members that you want to donate your body or major organs after your death.

### Q. What is a Power of Attorney?

A. A Power of Attorney legally empowers another individual to act on your behalf. A Durable Power of Attorney remains in effect even if the person who authorized it becomes incapacitated or incompetent and allows the person designated to make decisions and act on your behalf. It is an alternative document to a court-appointed guardian or conservator.

# Q. What are the advantages of having a Living Will or Power of Attorney for health care?

A. A Living Will is a means of making advance decisions about organ donation, medical treatment, and who will act for you if you are not able to make decisions for yourself. It provides peace of mind and relieves Family Members of making many difficult decisions at times of great stress. If you are interested in completing these documents, discuss it with your medical provider, as medical facilities maintain the current documents and have personnel trained to provide advice regarding these decisions.

### Q. What is Probate?

**A.** Probate is a court procedure by which a will is proved to be valid, taxes and creditors paid, and your property distributed as you have directed in your will. Probate can also address the guardianship of children's trusts, etc.

# Q. Is all my property controlled by my Will when I die?

**A.** No. Proceeds of insurance are distributed as you have directed on the beneficiary form. Property, which you own jointly with another person, will usually go to the other joint owner. Thus, insurance proceeds and jointly owned property are usually not controlled by your Will.

### Q. What is a Personal Representative?

**A.** A Personal Representative is a person that you name in your Will to settle your estate and distribute your property.

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### \*\*\*\* Military Anniversaries \*\*\*\*

1497 • John Cabot lands in North America.

1607 • British establish Jamestown Colony.

1775 • The first official American Flag (not the Star & Stripes) was raised for the first time over the Navy Flagship Alfred.



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### Is Your Tax Withholding Accurate?

April 15th is long past, but when you filed your income tax return were you surprised by the amount of tax you owed or by the amount of a large return. Either way, you may want to adjust the amount being withheld from your retired pay.

Federal taxes are a pay as you go system. After you retire, taxes need to be paid by having money withheld from your pension monthly or by quarterly estimates. Withholding from a military retiree account is easy as you can access and make changes to your account online using "myPay". You can gain access to "myPay" by visiting the Defense Finance and Accounting Service website www.dfas.mil . You can also contact DFAS at 800-321-1080.

Your military retired pay may, or may not, be subject to state income tax. Approximately one-half of all states require you



to report your military retired pay for state income tax purposes. Check with your state Internal Revenue Office for information on the status of your military retired pay.

Military retired pay is not subject to Social Security tax.





# Retired and **Annuitant Pav** to Transition to DoD

The Defense Finance and Accounting Service (DFAS) officials have announced that a decision has been made to transition Department of Defense Retired and Annuitant (R&A) pay functions to a government run operation performed by Department of Defense (DoD) civilian workers in early 2010. Currently the work is performed by an outside contractor.

Section 324 of the 2008 National Defense Authorization Act directed the DoD to consider using DoD civilian employees to perform functions performed by contractors that could be performed by DoD civilian employees any time in the past 10 years.

Plans call for an orderly transition from the contractor to a government managed and operated R&A function effective in early 2010.

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### Referral Bonus Program Suspended

Effective July 1, 2009, the \$2,000 Referral **Bonus Program is suspended. Referrals** submitted after July 1, 2009 will not qualify for the referral bonus. All referrals submitted prior to July 1, 2009, must enlist into the Army or Army Reserve not later than September 30, 2009 in order for the sponsor to qualify for the referral bonus.

The Army Referral System-Sergeant Major of the Army Recruiting Team (ARS-SMART) is still available for sponsors to support the recruiting effort. Referrals submitted after July 1, 2009 that result in an enlistment will qualify sponsors to receive the SMA coin and certificate (but no monetary payments). Future soldiers will continue to submit all referrals through ARS-SMART in order to qualify for advanced promotion.

This suspension does not affect the Army Reserve or Army National Guard Recruiting Assistance Programs which, at the time of this newsletter going to print are still available.



# **Presidential Memorial Certificates**

A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased veterans. The program was initiated in March of 1962 by President John F. Kennedy and has been continued by all subsequent Presidents. Statutory authority for the program is Section 112, Title 38, of the United States Code.

The Department of Veterans Affairs (VA) administers the PMC program by preparing the certificates which bear the current President's signature expressing the country's grateful recognition of the veteran's service in the United States Armed Forces.

Eligible recipients include the next of kin and loved ones of honorably discharged deceased veterans, and more than one certificate may be provided. Eligible recipients, or someone acting on their behalf, may apply for a PMC in person at any VA regional office, by U.S. mail, or toll free fax. Requests cannot be submitted via email. A copy of the veteran's discharge and death certificate are required to verify eligibility, as the request cannot be processed without proof of honorable military service. Copies of documents may be submitted as documents will not be returned.

For additional information and for application instructions you can contact your local County Veteran Service Office (CVSO) or the VA customer service line at 800-827-1000. You may also request an application via email at pmc@va.gov. Many funeral homes are also knowledgeable and may assist with the application process.

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# **Disabled Veteran and Other Veteran Opportunities**

Any disabled veteran can contact the Department of Veteran Affairs (VA), Vocational Rehabilitation and Employment Offices for information on veteran's benefits and related employment services. Certain veterans may also be considered under special hiring programs for disabled veterans with disability ratings of 30 percent or more or Vietnam Era Veteran Readjustment Act (VRA) opportunities. Federal agencies have the authority, by law, to give non-competitive appointments to any veteran who has a service connected disability of 30 percent or more. Like the VRA, this authority is discretionary with any agency.



The authority covers all grade levels and occupations and veterans may be given a temporary or term appointment (not limited to 60 days or less) to any position which qualified. After demonstrating satisfactory performance, the veteran may be converted at any time to a career-conditional appointment. Unlike the VRA, there is no grade limitation.

To apply, veterans should contact the Federal agency Personnel Office where they are interested in working to find out about opportunities.

# The History of Flag Day\*

Flag Day was first observed in 1877 on the 100th anniversary of the Continental Congress' adoption of the Stars and Stripes as the official flag of the United States. In that year, Congress asked that all public buildings fly the flag on June 14. The idea caught on and many people wanted to participate in waving the flag. One early supporter was B. J. Cigrand, a Wisconsin schoolteacher who wanted June 14 to be known as "Flag Birthday". In 1916 President Woodrow Wilson proclaimed Flag Day as a national celebration. However, the holiday

was not officially recognized until 1949 when President Harry Truman signed the National Flag Bill. Although Flag Day is not celebrated as a Federal holiday, Americans everywhere continue to honor the history and heritage it represents. The longest running Flag Day parade is held annually in Quincy, Massachusetts, which began in 1952.



# Military I.D. Cards - Remove Social Security Numbers

In response to an increasing awareness of the growing need to protect the safety of Service Members and their Families' identity information, the Department of Defense (DoD) will remove Social Security Numbers (SSNs) from military I.D. cards. The implementation



The second phase will remove all visible printed SSNs from all non-Geneva Convention cards.

SSN on the cards will be truncated to the last four dig

and replace it with XXX-XX-XXXX.

visible. This phase has already

The sponsor SSN will remain

begun in December 2008.

of this policy will occur in three phases, all of which will take place as part of the normal card lifecycle process.

The first phase will remove the visible printed dependent SSN from dependent cards (DD Forms 1173 and 1173-1)

The SSN on the cards will be truncated to the last four digits (e.g. XXX-XX-1234). This phase is scheduled to begin by the end of calendar year 2009.

Phase three will remove SSNs from barcodes on all DoD cards and is scheduled to begin by calendar year 2012.

# Walt Disney World Resort (Florida) Salutes the Armed Services

Active Duty and Retired U.S. Military personnel may obtain one complimentary 5-Day Disney Armed Forces Salute Ticket with "Park Hopper" and "Water Park Fun and More" options. Also available for purchase are up to five 5-Day Disney Armed Forces Salute Companion tickets (one theme park per day) for \$99 per ticket, tax not included.

Disney's Armed Forces Salute tickets for Walt Disney World Resort (Florida) can be obtained at participating military base ticket offices, including Shades of Green Resort located on the grounds. You can also obtain tickets at the Main Entrance theme park ticket windows. Tickets are not valid until activated at the theme park ticket window. Tickets and options must be used by December 23, 2009.

Additional information is available by calling Disney at 407-939-6244, the Shades of Green Resort at 888-593-2242 or contacting any base ticket office.

# Correction of Military Records \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

The Secretary of each military department, acting through a Board of Correction of Military Records, has the authority to amend any military record when necessary to correct an error or remove an injustice.

Some retirees encounter situations where they feel victimized by errors or injustices related to their military service. A correction board may consider applications for correction of a military record, including review of discharges issued by courts martial.

Generally, a veteran, survivor, or legal representative must file a request for correction within three years after discovery of the alleged error or injustice. However, on occasion the board may consider requests if it finds it to be in the best interest of justice.

In order to justify any correction, the petitioner must show that the alleged entry or omission in the records was in error or unjust. Applications must include any evidence available, such as signed statements of witnesses or a brief of arguments supporting the requested correction. Application is made on DD Form 149, "Application for Correction of Military Record ", available from your local County Veteran Service Officer or Retirement Service Officer. It is also readily available online by querying most search engines. Instructions as well as appropriate submission addresses are included on the DD 149.



# Information At Your Fingertips \*

elephone.			
Fort McCoy Retirement Service Office	1-800-452-0923	Express Scripts (Mail Order Pharmacy)	1-866-363-8667
<b>DA Casualty Assistance Office</b> (To report the death of a retiree)	1-800-626-3317	Armed Forces Retirement Hon (Soldiers' & Airmen's Homes)	nes
<b>Deers Verification</b> (Update I.D. records)	1-800-538-9552	Washington D.C.	1-800-332-3527
(0)000000000		Gulfport, MS	1-800-332-3527
Defense Finance & Accounting Office (Retired & annuitant pay issues)	1-800-321-1080	VA Regional Office (VA benefit issues)	1-800-827-1000
Human Resource Command	1-800-318-5298	Federal Long Term Care	
(Gray area retiree issues)	. 666 616 6276	Insurance	1-800-582-3337
VA Burial Information	1-800-697-6947	Other Military Retired Affairs Navy	Offices 1-866-827-5672
Medicare Information	1-800-772-1213	Marine Corps Air Force	1-800-336-4649 1-800-531-7502
TRICARE General Information TRICARE North Region TRICARE South Region TRICARE West Region	1-800-874-2273 1-877-874-2273 1-800-444-5445 1-888-874-9378	Army Recreation Centers Hale Koa Hotel, Hawaii Edelweiss Lodge, Germany	1-800-367-6027 011-49-8821-9440
TRICARE for Life	1-866-773-0404	Dragon Hill, Korea Shades of Green, Florida	011-82-2790-0016 1-888-593-2242
<b>Delta Dental</b> (Retiree Dental Program)	1-888-838-8737	Cape Henry Inn, Virginia	1-757-422-8818



**DA Retirement Services** 

Lana.

http://www.armyg1.army.mil/retire

Fort McCoy Homepage

http://www.mccoy.army.mil

DFAS-Cleveland (Retired Pay & Annuitant Pay)

http://www.dfas.mil

**Veterans Administration** 

http://www.va.gov

**Military Funeral Honors** 

http://www.militaryfuneralhonors.osd.mil

**Burial & Memorial Benefits** 

http://www.cem.va.gov

DOD Military Health Care System (TRICARE)

http://www.tricare.mil

**Delta Dental Plan** 

http://www.trdp.org

Express Scripts (Mail Order Pharmacy)

http://www.express-scripts.com

Federal Long Term Care Insurance

http://www.ltcfeds.com

Medicare

http://www.ssa.gov/mediinfo.htm

**Social Security** 

http://www.ssa.gov

**National Personnel Records Center** 

http://www.archives.gov

Military Personnel Records Request

www.vetrecs.archives.gov

**Army & Air Force Exchange Service** 

http://www.aafes.com

RAPIDS Site Locator (DEERS Enrollment & ID Card

**Issuing Facilities**)

http://www.dmdc.osd.mil/rsl/owa/home

MILITARY HOMEFRONT (Formerly SITES Home Page

Information about military installations)

http://www.militaryhomefront.dod.mil

**Army Career and Alumni Program -ACAP** 

http://www.acap.army.mil

Military Living Publications (Includes Space A Travel

Information)

http://www.militaryliving.com

U.S. Army Human Resource Command - Army

Reserve

https://www.hrc.army.mil/site/reserve/



# AFVC - Looking for a Great, Economical Vacation?

If you're looking for a tremendous, inexpensive vacation opportunity the Armed Forces Vacation Club (AFVC) may be your answer. The AFVC is a "space available" program offering Department of Defense (DoD) affiliated personnel affordable condominium vacations at over 3,500 resorts around the world for just \$329 per unit, per week. The AFVC makes this possible by utilizing "excess" inventory at condominium timeshare



resorts. "Excess" inventory consists of condominium units that resort owners do not use, which generally means off season or short notice travel. If you enjoy off season activities in popular locations without the hassle of high season prices, crowds and lines, or if you can travel on 10 days notice or less, the AFVC offers incredible value.

To determine the appeal and demand for off season vacation travel, the AFVC began a limited test in the Military District, Washington D.C. area in January 1999. Eligibility was originally limited to military ID card holders at only a handful of military installations, with only a few resorts available, and all within driving distance. The program was an instant success and it was rolled out worldwide later in 1999, extending eligibility to anyone (over age 21) affiliated with the DoD and all seven Uniformed Services, including retirees.

The 7-night condominium vacations are extremely popular with the majority of availability generally in the United States, Mexico, South America, and Europe. Condominium units typically include a full kitchen, stocked with everything from a refrigerator and stove to coffee pot and soap for the dishwasher. Most resorts provide amenities you aren't likely to get in a hotel room. Guests have access to on-site recreational facilities, swimming pools, fitness centers, game rooms, gift shops and organized activities. Some sites offer golf and skiing onsite or nearby. Add area attractions and you have an exceptional vacation for far less than you would normally expect to pay.

The one week, Space-A condo rental offers a great value, but it may not provide the variety of locations, dates and amount of advance planning notice that you need. That is why AFVC offers a variety of rental programs and options. In addition to Space-A, AFVC offers high demand weekly resorts in high demand locations at discounted commercial rates, Nightly Getaways at some resort condos on a nightly rental basis, and additional special offers such as B&Bs, campgrounds, river cruises and more.

So, don't pass up a great opportunity. For more information visit the AFVC website at www.afvclub.com or call their Reservation Office at 800-724-9988.

Following are a few of AFVC frequently asked questions.

# Q. Can I reserve a specific location and time?

A. All available resort vacations are listed on the Search option on the website. It is updated daily, so keep checking to see if your desired date and location become available. You can also call the Reservation Center at 800-724-9988 and request assistance.

### Q. Do I have to stay the entire time?

**A.** The Space-A opportunities come in one-week packages. If the available week runs from Friday to Friday, you can check in or out anytime during the week but you still pay the full \$329.

### Q. Are there resorts with handicap accessibility?

**A.** Because needs vary greatly and resort facilities are all different, once you choose your resort destination and before you book it, call the resort directly. Describe your needs, and ask them if they can accommodate you.

### Q. Can I take non-eligible travel companions?

**A.** Yes. The only requirements are that the eligible person be at least 21, be travelling with the party, and that the reservation be in his/her name. Otherwise you may take as many people as you want.

### Q. Who is eligible to use the AFVC?

A. You are eligible if you are a:

- Member of the Uniformed Services (both Active & Reserve Component)
- Retired member of the Uniformed Services or an adult dependent
- Civilian employee of the DoD or an adult dependent
- American Red Cross employee serving overseas with the U.S. Military

# Q. How long in advance do I have to make a reservation?

**A.** Units may become available for AFVC Space-A rental anywhere from 2 to 360 days in advance of check-in. Once a reservation is made, the unit is taken out of the available inventory and that unit is yours. Reservations are made on a first come, first served basis, so book early for best selection.



# Fort McCoy Celebrates 100 Years of Service

McCOY, WISCO

\*

Throughout 2009, Fort McCoy, Wisconsin is marking an important milestone – its 100th anniversary. During this "Century of Service to America," Fort McCoy has contributed to the defense preparedness of the nation.

Fort McCoy's history is rich. The post is named for Robert Bruce McCoy, a prominent local resident who served as a lawyer, district attorney, county judge and mayor of neighboring Sparta, Wisconsin. McCoy was a man of great vision whose military career included 31 years of distinguished service. He dedicated himself to the task of establishing an installation in west-central Wisconsin capable of supporting the training and mobilization of America's armed forces. The installation officially was founded in June 1909 as a 14,000-acre parcel.

Today's Fort McCoy encompasses 60,000 acres and serves as a world-class training and mobilization site. More than 100,000 reserve and active-

component military personnel from all branches of the service train at the post each year. Since September 11, 2001, the post has supported the requirements for deploying/redeploying more than 90,000 military personnel from units throughout the United States.

Currently, nearly 4,200 personnel are employed at Fort McCoy – 1,604 civilians, 1,122 military personnel and 1,464 contract employees.

In fiscal year 2008, Fort McCoy's estimated total economic impact on the local economy was more than \$1.127 billion.

More information about Fort McCoy's History and Heritage can be found in the Reading Room on the Fort McCoy website at www.mccoy.army.mil.

# **Your Commissary Benefit**

The Defense Commissary Agency (DeCA) operates a world-wide chain of commissaries providing groceries to military personnel, retirees and their Families in a safe and secure shopping environment. Authorized patrons can purchase items at cost plus a five percent surcharge. The surcharge covers the cost of building new commissaries and modernizing existing ones. Shoppers save an average of more than thirty percent on purchases compared to commercial prices. A core Family support element, and a valued part of military pay and benefits, commissaries contribute to Family readiness, enhance the quality of life for our military and their Families, and help recruit and retain the best and brightest men and women to serve their country.

Worldwide Case Lot or Truckload Sales are held semi-annually in May and September. In addition, local commissaries often hold additional sales throughout the year. Both worldwide and local sales are published well in advance on DeCA's website at www.commissaries.com. So check the site often or contact your local commissary for information on your commissary.

Following is a listing of commissaries and telephone numbers in your region.

605-385-4364
608-388-3542
701-747-3083
847-688-2644
317-610-7202
701-723-4559
402-294-6782
309-782-4614
618-256-5711
586-239-5570



There are many recreational activities, services, and opportunities available at one of the Army's best kept secrets.

Army Community Service (ACS), Bldg 2111, 608-388-3505 – Provides assistance to Soldiers, retirees and Family members in ten core program areas; Information and referral, Army Family Team Building, Army Volunteer Corp, Financial Readiness (including Army Emergency Relief), Army Family Action Plan, Relocation Readiness, Family Employment Readiness, Mobilization and Deployment Readiness, Family Advocacy and Exceptional Family Member Program. Classes, workshops, and events are offered throughout the year.

Employee Assistance Program (EAP), Bldg 2111, 608-388-2441 – The EAP provides screening, short term counseling and referral services to retirees and their Family members. The program is designed to assist clients with work related problems, alcohol or drug abuse, marital issues, financial or legal concerns, family problems, stress, emotional problems and personal issues. This service is free and completely confidential.

**Auto Craft Shop, Bldg 1763, 608-388-3013 -** Keep your vehicle in great shape and save money. We have eight bays to meet your needs.

### Community Activity Center, Bldg 2000

- Recreation Center, 608-388-3213 There's always something to do; arcade games, rent a movie or video game, play ping pong, pool or foosball, or just sit and relax watching TV on one of our big screens. We have a web based library system with 15 computers for internet access, e-mails and military reference.
- Information, Tickets, and Reservation (ITR), 608-388-3213 Sells discounted tickets to local and national attractions including Disney World, Sea World, Mount Olympus, Noah's Ark and much more. Area attraction guides are also available to plan your vacation. Check out the Armed Forces Vacation Club (AFVC), a space available program offering condominium vacations for only \$329 per week (www.afvclub.com). The Armed Forces Recreation Center (AFRC) resorts in Florida, Virginia, Germany, Hawaii, and Korea are ideal vacation destinations.

**Frame Shop, 608-388-4353 –** Offers custom framing and matting.

MWR Car Wash, Bldg 1568, 608-388-4161 - Keep your vehicle looking new by using the self serve bay or the touch less automatic car wash. The facility is open 24 hours

### Check Us Out At: www.mccoymwr.com

with automatic door openers, spot free rinse, dryers and a canopy detailing area. Tokens are available for purchase at the Community Activity Center.

McCoy's, Bldg 1571, 608-388-2065 – McCoy's has all you need for fun; a bowling center, pool tables, and arcade games. Enjoy a cold beverage at the bar or visit the courtyard and enjoy the beautiful outdoors. Primo's Express offers a wide variety of sandwiches, burgers, and pizza. Habanero provides guests with fresh and healthy foods including giant, overstuffed burritos to light and tasty quesadillas, salads and hot, freshlymade nachos. McCoy's offers "Grill your own Steak" night throughout the year. Watch your favorite sports team on one of the many large screen TVs. Banquet and meeting rooms are available for receptions, retirements, and parties.

**Pine View Campground, Bldg 8053, 800-531-4703, 608-388-3517/2619 –** Open year round, Pine View offers RV and tent camping, log cabins, a duplex lodging unit, yurts, mini golf, paddle boats and much more. Military retirees receive discounted pricing.

Equipment Check Out Center, 608-388-2619 – Rent recreational equipment is available for daily or weekly use. Items include boats, motors, campers, canoes and much more.

Rumpel Fitness Center, Bldg 1122, 608-388-2290 – The center offers everything from weight rooms, cardio theater, atrium with whirlpool, steam room, sauna, indoor pool, and basketball/volleyball courts. Free fitness classes are offered Monday – Friday and the schedules are available online. Classes include aqua fit, all abs, cycling and more. Swim lessons and sports leagues/tournaments are held throughout the year. Work with a personal trainer to create a program just right for you.

Whitetail Ridge, Bldg 8061 Ski Area, 608-388-4498 - Offers lighted downhill skiing, snowboarding and snow tubing. Ski the scenic country on our groomed cross country skiing trails. Also offers equipment rentals, sales store, lessons and ski patrol on duty. Open mid December through mid March (weather permitting). Tactics Paintball Field is also located at Whitetail Ridge.

**Chalet, 608-388-2260 –** Relax by the fireplace and enjoy a Primo's Express appetizer, sandwich or pizza. The Chalet is available for private parties and meetings. Reservations may be made through McCoy's Catering Department at 608-388-2065.

For more information on these and other MWR events or facilities, please call the MWR Events Line toll free at 877-864-4969 or visit www.mccoymwr.com



# Midwest Retiree Area Councils\*

Retiree Councils serve as a vital link for the retiree community. The Councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The Councils also plan and implement programs/Retiree Appreciation Days (RADs) to provide up to date information of benefits and entitlements to the retired community. Fort McCoy currently has six Area Councils in the Midwest. These Area Councils are subordinate to the Fort McCoy Main Council and each has representation on the Main Council.

Councils are located in the Quad Cities, Fort Sheridan, Duluth, Twin Cities, Wisconsin Area and Lower Michigan. Points of Contact Council are listed in this article. Please feel free to contact any of them if you have issues to discuss or if you may be willing to serve.

Area Council membership applications are available by contacting the Fort McCoy Retirement Service Office at 608-388-3716 or via email at bill.g.walters@us.army.mil.

Midwest Area Councils sponsored by Fort McCoy are listed to the right with telephone numbers for their chairman:

\*\*\*\*\*

Military

★★Anniversaries ★★

1941 Japanese attack Pearl Harbor. The United States declared war on Germany, Japan and Italy (World War II).

Twin Cities Area Council	763-315-5918
Quad Cities Area Council	563-322-4823
Duluth/Superior Area Council	218-722-0071
Sheridan Area Council	847-266-2475
Lower Michigan Area Council	248-652-2593
Wisconsin Area Council	608-788-1478

In addition to these councils there is also assistance available for retirees at the following Retiree Activity Offices (RAOs).



### Selfridge, MI -

Tuesday-Friday, 0900-1500 Selfridge Air National Guard Base 586-239-5580

### Madison, WI -

Tuesday & Thursday, 0730-1130 2400 Wright Street 800-335-5147, ext 3115

### Milwaukee, WI -

Tuesday & Wednesday, 0900-1500 128th ARW 414-744-9766

### Chicago, IL -

Monday-Friday, 0900-1200 Fort Sheridan 847-266-2475

**Chicago, IL -** Monday-Friday, 0900-1500 Arlington Heights Army Reserve Center 800-741-4650, ext 7625 or 847-506-7625

**Minneapolis, MN -** Monday-Friday, 1000-1400 Minneapolis Airport, Building 727 800-231-3517

### Minneapolis, MN -

Tuesday & Thursday, 1000-1400 Navy & Marine Corps Reserve Center 612-727-2854



# It's All Here

## **Great Lakes Naval Station**

The Naval Station Great Lakes is located just 35 miles north of Chicago on the shoreline of Lake Michigan. The Great Lakes' Morale, Welfare, and Recreation (MWR) Department is available with an abundance of recreational opportunities through its many facilities.

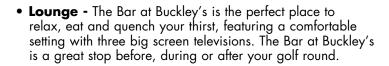
At the Great Lakes Marina and Rental Center, Bldg 13, 847-688-5417, you can charter a boat (with a captain) for fishing or pleasure cruises. The center offers assorted camping gear such as pop-up campers and tents. Boats are also available for rent as well as sailing lessons. The RV Campground has 20 concrete pads with electrical hook-ups available, all with the best view of Lake Michigan you'll ever see!

**The Willow Glen Golf Club, Bldg 3312, 847-688-4593,** offers 18-championship holes for all eligible MWR customers including retired military and their guests. The course is located on Buckley Road, just east of Route 41. Willow Glen has a driving range and large practice green to work on your putting. It is a perfect place to host your golf outings with

18-holes of golf, combined with delicious food and beverages. This year, a new clubhouse and restaurant opened (see details below), which makes Willow Glen one of the premier golf facilities in Lake County, IL.

• **Lunch** - The clubhouse is home to "Buckley's," Willow Glen's restaurant and lounge. "Buckley's" lunch menu

features' delicious specialty sandwiches, deluxe burgers, garden-fresh salads, along with other items that will satisfy anyone's appetite!



 Banquets - Buckley's at Willow Glen is an ideal place to hold your next special event. Overlooking the golf course, the setting is perfect for retirements, parties, socials or any other function seeking food and beverages in a beautiful atmosphere!

The Information, Tickets and Travel (ITT) Office, Bldg 400, 847-688-3537, has

tickets and discount packages to national theme parks and Armed Forces Recreation Centers. Their Leisure Travel Office offers discounts on airfare, rental cars and vacation packages. An experienced travel specialist is available by calling 800-905-9330, or save even more



money by using their website at www.mwrtravelplus.com.

**The U.S. Army Veterinary Treatment Facility** offers semi-annual Pet Vaccination Clinics in Building 111H. You may bring your pet in for annual booster vaccinations, micro-chipping and heartworm testing. Heartworm preventatives, flea control products and ear cleaning products are available. There is a charge for all services provided. Clinic dates and information on costs is available by calling the Treatment Facility at 847-688-5740.

Visit the Great Lakes MWR website at www.mwrgl.com or contact the MWR office at 847-688-2110 to get more information on these and other recreational activities including, a fitness center, an indoor swimming pool, a base theater, a do-it yourself car repair facility, a bowling center, food and beverage facilities and much more!

\*\*\*\* Military Anniversaries \*\*\*\*

1972

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The Paris Peace talks temporarily fail and President Nixon orders a resumption of full-scale bombing of targets in North Viet Nam



# I.D. Card Facilities/DEERS

Following is a listing of I.D. Card facilities within the Fort McCoy Midwest region. This listing is compiled from information available on the RAPIDS Site Locator website at www.dmdc.osd.mil/rsl/owa.home. Please remember that I.D. card support may not be available at all sites due to unit deployment. It is suggested that you call a site prior to travelling to ensure that their office is currently doing I.D. cards and to determine their operating procedures.

### Illinois

Site Name	City	Service	Phone
126 ARW	Scott AFB	ANG	618-222-5708
182 MSS	Peoria	ANG	309-633-5181
183 MSS	Springfield	ANG	217-757-1308
308 CA BDE	Homewood	USAR	708-957-9568
416 ENCOM	Darien	USAR	630-910-3213 x213 or x215
85th Division	Arlington Hts	USAR	847-506-7616
932 AAG	Scott AFB	USAFR	618-229-7531
AG HQ State	Springfield	arng	217-761-3443
NRC Decatur	Decatur	USNR	217-875-1733
NMCRC Peoria	Peoria	USNR	309-697-5755
NMCRC Rock Island	Rock Island	USNR	309-782-6084
Rock Island Arsenal	Rock Island	USA	309-782-0596
Scott AFB	Scott AFB	USAF	618-256-8897

### lowa

Site Name	City	Service	Phone
132 MSS	Des Moines	ANG	515-256-8530
185 MSF Sgt Bluff	Sgt Bluff	USAFR	712-233-0534
3d COSCOM	Des Moines	USAR	515-285-4692
AG HQ State	Johnston	arng	800-294-6607
649th ASG	Cedar Rapids	USAR	319-286-1182
NMCRC	Des Moines	USNR	515-285-5581

### Michigan

City	Service	Phone
Livonia	USAR	734-367-2400
Battle Creek	ANG	269-969-3216
Mt Clemens	ANG	586-307-4516
Inkster	USAR	313-561-9408
Lansing	arng	517-481-8358
Alpena	ANG	989-354-6220
Grayling	arng	989-344-6100
Battle Creek	DLA	269-961-7002
Battle Creek	USNR	616-968-9216
Grand Rapids	USNR	616-363-6889
Lansing	USNR	<i>517-</i> 482-9150
	Livonia Battle Creek Mt Clemens Inkster Lansing Alpena Grayling Battle Creek Battle Creek Grand Rapids	Livonia USAR Battle Creek ANG Mt Clemens ANG Inkster USAR Lansing ARNG Alpena ANG Grayling ARNG Battle Creek DLA Battle Creek USNR Grand Rapids USNR



### RETIREMENT \* SERVICES \* NEWSLETTER

NRC Saginaw	Saginaw	USNR	989-754-3091
Tank Auto Command	Warren	USA	586-574-3805
USCG Air Station Traverse City	Traverse City	USCG	231-922-8228
USCG Grand Haven	Grand Haven	USCG	616-850-2517
USCG Sault Ste Marie	Sault Ste Marie	USCG	906-635-3301

### Minnesota

Site Name	City	Service	Phone
133 MSS	St Paul	ANG	612-713-2044
148 MSS	Duluth	ANG	218-788-7212
88th RRC Ft Snelling	St Paul	USAR	800-843-2769
934 MSF	Minneapolis	USAFR	612-713-1507
AG HQ State	St Paul	arng	651-282-4579
Camp Ripley	Little Falls	arng	320-616-2728
NMCRC St. Paul	St Paul	USNR	612-713-4892
367th Engineer Bn	St. Cloud	USAR	320-251-7942

### Wisconsin

Site Name	City	Service	Phone
115 MSS	Madison	ANG	608-245-4468
128th AFG	Milwaukee	ANG	414-944-8245
AG HQ State	Madison	arng	608-242-3420
Appleton National Guard Armory	Appleton	arng	920-832-2712
Chippewa Falls Natl Guard	Chippewa Falls	arng	715-720-3400
CRTC Volk Field	Volk Field	ANG	608-427-1279
Fort McCoy	Fort McCoy	USA	608-388-4563
NMCRC Green Bay	Green Bay	USNR	866-356-3447
NMCRC Madison	Madison	USNR	866-356-3453
NMCRC Milwaukee	Milwaukee	USNR	414-744-9764
Wausau National Guard Armory	Wausau	arng	<i>7</i> 15-845-1011

# **TREA Looking for Members**

The Retired Enlisted Association (TREA), Chapter 115 is looking for members in the Midwest. TREA is open to retired enlisted personnel from all services, Active Duty, National Guard and Reserve. TREA lobbies on behalf of retired enlisted personnel at the federal and state levels. TREA also offers insurance and travel discounts. For more information visit www.TREA115.org or contact the chapter president at 952-884-6077.





Be sure to check it out. Rock Island Arsenal has an extensive list of programs and services to enhance the lives of military retirees. "Special Events" can be viewed at www.riqmwr.com. The most popular programs we offer are listed below.

Army Community Services (ACS), Building 110, 309-782-0829, Toll Free 877-882-0523 – ACS is a community oriented social service program designed to strengthen family relationships, promote self-reliance, and support military and civilian job performance by providing high quality human services for Families and individuals. Services include: Army Emergency Relief (AER) Assistance, Employment Resource Center, Exceptional Family Member Program, Family Advocacy Program, Family Assistance, Financial Readiness Center, Installation Volunteer Coordination, New Parent Program and Relocation Assistance.

**Information, Tickets & Registration, Bldg 60, 309-782-5890** – The Information, Ticket & Registration (ITR) offers discounted tickets to the most current events, hotels, travel and more. ITR can answer many of your entertainment needs for movie tickets to travel. Call today to discover what exciting bus trips and local show tickets that ITR has to offer. Also, call to learn more about the Armed Forces Vacation Club, a great way to afford an extraordinary vacation for less.

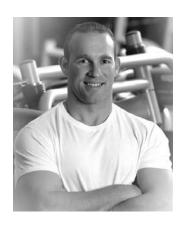
# Outdoor Recreation, Bldg 333, 309-782-8630 – Outdoor Recreation Office features a diverse range of affordable, up to date equipment that can be reserved for both long term and short term use. Popular checkout equipment includes; special event, winter, camping, boating and water sports, and home improvement equipment. Special event equipment includes folding chairs, tables, backyard fireplaces, grills and canopies. A RV storage lot is also available.

# Auto Skills, Bldg 351, 309-782-8631

Auto Skills is a self-help facility that can assist with both minor and major car repairs. It also offers car detailing, oil changes, discounted auto parts and a coin operated carwash bay. Auto Skills can do the work while you wait. During winter months, they provide jumpstart and lockout services for the low cost of \$11.00.

# Fitness Center, Bldg 67, 309-782-6787

The Fitness Center is a state of the art facility that features the latest in workout equipment, fitness classes and leagues. Enjoy free use of its weight room, running track, basketball courts, treadmills, stationary bikes, racquetball courts, locker rooms, hot tub and pool table. Batting and Golf Cages are available for



a small cost as well as tanning beds, personal trainers and micro-fit assessment.

**The Arsenal Club Catering, Bldg 60, 309-788-4337 –** Arsenal Club Catering provides affordable food services. They specialize in full service, onsite catering and also have four elegant banquet facilities for meetings and special events of all sizes. Also featured is a monthly buffet.

# Cannon Flats Driving Range, located next to Moline Gate, 309/782-0090/6787

Cannon Flats driving range is open to the Arsenal community as well as the public. Enjoy a well-lit manicured facility, 30 high quality pads, premium balls from the vending machine, and other state-of-the art amenities.

# Rock Island Arsenal Museum, Building 60, 309/782-5021/5182

The Rock Island Arsenal Museum is the U.S. Army's second oldest museum. It was opened to the public on 4 July 1905. Their primary mission is to collect, preserve, and interpret the history of Rock Island Arsenal and Arsenal Island. By focusing on "People, Processes, and Products," their exhibits tell the story of the people involved in the Island's history, the manufacturing processes used at the Arsenal, and the military equipment that was produced at the Arsenal. Features include: a children's discovery room, a premiere small arms collection and ordnance systems at Memorial Field.

\*\*\* Military Anniversaries \*\*\*

### 1921

The first helium-filled balloon, a U.S. Navy dirigible, flew from Hampton Roads, VA to Washington, D.C.





# UPCOMING RETIREE APPRECIATION DAYS



### Des Moines/Altoona, Iowa August 20, 2009

Prairie Meadows Race Track and Casino 0730 - 1715 515-283-7013 dadshine@aol.com Pre-Registration is required form included



# Twin Cities, Minnesota August 28, 2009

National Guard Armory & Community Center Rosemount, Minnesota 763-566-2219 Pre-Registration is required form included



### Camp Ripley - Little Falls, Minnesota August 29, 2009

763-441-2630 Training/Community Center Pre-registration is required-**Call for registration information** 



### Fort McCoy, Wisconsin September 11, 2009

0715-1500 (800) 452-0923 Bill.a.walters@us.army.mil Pre-registration is required form included



### Twin Ports/Duluth, Minnesota **September 18, 2009**

Black Bear Carlton Casino 0800-1300 (218) 722-0071 twinportsrad@gmail.com Pre-registration is required form included



### Twin Cities, Minnesota **September 26, 2009**

Mystic Lake Casino - Hotel 0730-1730 800-231-3517 or 612-726-9391 or 612-713-1516 Pre-registration is required-Call

for registration information or visit www.minneapolis.afrc.af.mil/ library/retireeactivitiesoffice.asp



### Selfridge, Michigan **September 26, 2009**

Joint Dining Facility 0800-1500 586-307-5580 selfrao@greatlakes.net Pre-registration required form included



### **Great Lakes Naval** X Station, Illinois **Bldg 190 (Reserve Center)** October 24, 2009

0900 - 1400 847-688-2201, extn 359 Call for registration and detailed information



### Rock Island, Illinois October 31, 2009

Rock Island Army Arsenal, Bldg 60 0700-1300 (563) 322-4823 Pre-registration is required form included

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**RADS** ..... Are organized for you....

Please plan to visit one in your area.



### \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

# Retiree Appreciation Day (RAD)

# **Registration Form**

Cities, Selfridg cific instruction	e, Des Moines an is for the RAD of y	d Rock Island. our choice. Ac	Please complete yo	our individual infi is required for e	ADs at Fort McCoy, Duluth, Twin ormation and then follow the spe ach of these RADs. Please note
Please comp	olete and mail t	his registrati	ion early.		
Name	1 About				
Rank/Rate	ML W	Service		Total Nu	mber Attending
Address		7/0			
Phone			E-Mail		
Circle the RA	AD you will be	attending an	d follow the spe	ecific instructio	ons.
Fort McCoy	Des Moines	Duluth	Twin Cities	Selfridge	Rock Island
located just be A registration able to "Cent	yond the escalato fee of \$12.00 is r	r as you enter t equired to cove letiree Council"	he casino. Sign in er a continental bred and include with y	starts at 0730 fo akfast, lunch and	ack & Casino, AJ's Restaurant – ollowed by the program at 0830 I gratuities. Make checks pay- Registration is limited to the first
Mail Registr	ation to:	Retiree Appre 1055 63rd St Des Moines, L	reet		
13885 South I	Roberts Trail, Rose	mount, MN 55	068. Please return	registration form	y and Community Center, n with \$10.00 per person to pay s Army Retiree Council and mail

no later than August 14, 2009. The conference facility auditorium is limited to 300. All reservations beyond 300 will be returned. Additional information is available by calling 763-566-2219 or 763-315-5918.

**Mail Registration to:** Retiree Appreciation Day 10497 64th Lane NE Albertville, MN 55301



**Fort McCoy, WI - September 11, 2009,** 0745 – 1500. Sign in starts at 0700. Bldg 905 (A.M) & Bldg 90 (P.M), Fort McCoy, WI 54656. I will be having lunch YES NO (Circle One) at MCCOYS for a reasonable price. For additional information please call, 608-388-3716. Submit No Later Than September 1, 2009.

Mail Registration to: Retirement Service Office

2187 South J. Street Fort McCoy, WI 54656

**Duluth, MN - September 18, 2009,** 0800 – 1300. Black Bear Carlton Casino, Twin Ports, Minnesota. There is no registration fee and coffee and refreshments will be provided. For additional information please call 218-722-0071 or email twinsportrad@gmail.com. Submit No Later Than September 4, 2009.

Mail Registration to: Retiree Appreciation Day

2524 Maple Grove Road Duluth, MN 55811

**Selfridge ANGB, MI – September 26, 2009,** 0800 – 1500. 127th MI ANG Dining Facility, Bldg 164, Selfridge ANGB, MI 48045. Additional information is available by contacting the Selfridge ANGB Retiree Activity Office at 586-239-5580. Submit no later than September 12, 2009 but please register as early as possible as registration is limited to the first 600 attendees. You may also submit your registration via email to selfrao@greatlakes.net.

Mulligans will serve coffee, bagels and donuts in the morning and a hot buffet style lunch with a choice of three meats for \$10 per person. If interested, please include a check with your registration or send a separate check if you will be registering via email. Make checks payable to FMCLMRAC. Your cancelled check will be your receipt.

Mail Registration to: Retiree Affairs Office

29868 George Avenue, Bldg 168 Selfridge ANGB, MI 48045

**Rock Island Arsenal, IL - October 31, 2009,** 0700 – 1300. Post Restaurant, Bldg 60, Rock Island Arsenal, IL. A photo I.D. is required for ALL personnel to access the installation. Additional information is available by calling 563-322-4823. Submit no later than October 17, 2009.

A lunch is available for \$10 per person. Make checks payable to "Arsenal Club" and include with your registration.

Mail Registration to: Retiree Appreciation Day

916 Belmont Avenue Davenport, IA 52804



# **Illinois Offers Veteran Benefits**

The Illinois Veteran Grant (IVG) Program pays tuition and certain fees at all Illinois state-supported colleges, universities and community colleges for Illinois residents. To qualify an individual must be an honorably discharged veteran and reside in Illinois for six months prior to entering service. Additionally, veterans must have at least one full year of Active Duty in the U.S. Armed Forces which includes veterans who were assigned to Active Duty in a foreign country in a time of hostilities in that country, regardless of length of service and return to Illinois within six months of discharge from the service.

Applications and additional information are available from field offices of the Illinois Department of Veterans' Affairs, college financial aid offices or the Illinois Student Assistance Commission at 847-948-8550. You can also obtain information online at www.collegezone.com.

Illinois veterans also receive support from Veterans Cash grants. Launched in 2006, Veterans Cash is the Lottery's first lottery ticket where 100 percent of proceeds go to support Illinois veterans. Proceeds from the sale of this ticket are deposited into an interest bearing account in the State Treasury called the Illinois Veterans Assistance Fund. Non-for-profit organizations, veterans' organizations and services that help Illinois veterans in one of the 5 following categories can, and are encouraged to apply for a grant:

- health insurance costs
- long term healthcare
- post-traumatic stress disorder research or treatment
- disability benefits or
- housing assistance

Contact the Illinois Department of Veteran Affairs for information on the Veterans Cash Grant Program.

# Veterans Emergency Grants Available in Michigan

Temporary assistance granted by the Michigan Veterans Trust Fund (MVTF) for emergencies for hardships is available to eligible wartime veterans and their families, residing in the state. To be eligible for a grant, a veteran or dependent must be a legal resident of the State of Michigan at the time of application. The veteran must have been discharged under honorable conditions, with at least 180 days of active wartime service, or have been separated as the result of a physical or mental disability incurred in the line of duty (or aggravated by active duty). Service during the following periods is required:

- WWI, April 6, 1917 to November 11, 1918
- WWII, December 7, 1941 to December 31, 1946
- Korea, June 27, 1950 to January 31, 1955
- Vietnam, February 28, 1961 to May 7, 1975
- Persian Gulf, August 2, 1990 to present

Grants are intended for veterans or family members who are unable to temporarily provide the basic necessities of life in our society without causing a hardship. The assistance must be



essential and not for the relief of an inconvenience, or the purchase of a want/desire. The key factor in determining whether or not a grant is justified is the ability of the applicant to manage the obligation for which aid is requested after a grant is made.

Applications for assistance are submitted in the veteran's county of residence. You can locate your County Veteran Service Office or obtain additional

information online at www.michigan.gov/dmva or by contacting the Department of Military and Veterans Affairs at 517-335-6523.



# **Lifetime Fun For Certain Iowa Veterans!**

# Many Are Entitled to Lifetime Hunting/Fishing License

For a one time payment of just \$5.50 the lowa Department of Natural Resources will issue a lifetime combination hunting and fishing license to a resident of lowa who served in the armed forces of the United States on active federal service (inclusive of training), and who was either a prisoner of war during service or is eligible for a Veterans Affairs (VA) service connected disability rating.

Application information for the lifetime hunting/fishing license is available by contacting the lowa Department of Natural Resources at 515-281-5918 or visiting their website at www. iowadnr.gov. The lowa Department of Veterans Affairs (IDVA) is available to help with eligibility verification. You can contact the IDVA at 800-838-4692.



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# The VA Will Provide Burial Flags

A United States Flag is provided, at no cost, to drape the casket or accompany the urn of deceased veteran who served honorably in the U.S. Forces. It is furnished to honor the memory of a veteran's military service to his/her country. The Veterans Administration (VA) will furnish a burial flag for memorialization for each, other than dishonorable discharged veteran who served during wartime, who died on Active Duty after May 1941, who served after January 1955, and who served during peacetime and was discharged before June 1950.

Generally the flag is given to the next-of-kin, as a keepsake, after its use during the funeral service. If there is no next-of-kin, the VA will furnish the flag to a friend making a request for it. For those VA national cemeteries with an Avenue of Flags, families of veterans buried there may donate the flags of their loved ones to be flown on patriotic holidays.

A completed VA Form 21-2008 is necessary to apply for a flag and generally, the funeral director will assist in with the application.

The law allows for the issuance of only one flag per veteran. If the flag is lost, destroyed, or stolen, the VA will not re-issue one. Some veteran's organizations or other community groups may be able to assist in obtaining another flag.

The proper display of the flag depends upon whether the casket is open or closed and the VA Form 21-2008 does provide the correct method for displaying and folding it. The burial flag is not suitable for outside display because of its size and fabric. It is made of cotton and can easily be damaged by weather.

For more information concerning burial flags contact your local County Veteran Service Officer, call the VA customer service office at 800-827-1000, or visit the VA cemetery website at www.cem.va.gov.

\*\*\* Military Anniversaries \*\*\*

1975
The last U.S. Marine departs Saigon



# Minnesota Service C.O.R.E.

The Minnesota Department of Veterans Affairs (MDVA) has instituted a new, nation leading program designed to bring essential, community-based services directly to veterans, military members and their families across Minnesota at no cost to them. C.O.R.E. is the acronym for Case Management, Outreach, Referral & Education. The program is uniquely structured to provide resources to previously underserved rural areas around the state.

By partnering with Lutheran Social Service (LSS), Minnesota Service C.O.R.E. will be able to provide comprehensive assistance through the existing statewide network of resources LSS already has in place. Services include individual and family counseling, financial counseling, debt management,

addiction counseling, disability services and in-home counseling. The goal is to help all veterans and their families develop skills and draw on their own strengths to bring about successful and lasting family stability.

LSS case workers are based in field offices throughout the state. The program officially kicked off in November 2008. Information on C.O.R.E. and all veteran benefits is available by contacting your local County Veteran Service Office or the MDVA customer service line at 888-546-5838. You can also visit the MDVA website at www.mdva.state.mn.us.

# Free Park and Trail Access for Wisconsin Veterans

**B**eginning in October 2008, certain disabled veterans and former Prisoners of War (POWs) are now eligible to receive waivers of vehicle admission and trail pass fees for admittance to state parks.

Eligible veterans include disable veterans with a 70 percent or greater permanent or temporary disability rating by the Department of Veterans Affairs (VA). Also eligible are disabled veterans determined by the VA to be totally disabled due to Individual Unemployability (TDIU). A third group of veterans eligible to receive free admission to state parks includes former POWs.

Applications are available online at www.dva.state.wi.us/parks, by contacting your local County Veteran Service Office (CVSO) or the Wisconsin Department of Veterans Affairs (WDVA) at 800-947-8387. Completed applications should be taken to your CVSO for certification and mailing to the Department of Natural Resources.

Wisconsin has become a national leader in developing benefits for its veterans. Be sure to visit the WDVA website at www.dva. state.wi.us or call 800-947-8387 for information on the state park pass and all additional benefits.

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The Selfridge Air National Guard Base, Retiree Activity Office (RAO) is here to assist. The RAO's mission is to provide all military retirees (including Family Members & surviving spouses) with quality customer service and assistance as it pertains to military retiree information and benefits. The office has recently been relocated to 29868 George Avenue, Building 168 on the installation. Office hours are 0900-1500, Tuesday through Friday. You can contact the office at 586-239-5580. If you are a retiree and looking for volunteer opportunities the office can afford you with a meaningful means to give back to the retired community. Just give them a call.

Don't miss out on the Selfridge Retiree Activity Day (RAD) scheduled for Saturday, September 26. The Lower Michigan Area Retiree Council works hard to put on an excellent RAD and it will be well worth your while to attend. The RAD will be held in the 127th MI ANG Dining Facility, Building 164. Registration is required and will be limited to the first 600 attendees. Information is available by contacting the RAO at 586-239-5580 or via email at selfrao@greatlakes.net.

A registration form can be found in this edition of Honors.





ATTN: IMNE-MCY-HRMP 2187 South J. Street Ft. McCoy, Wisconsin 54656-5150 PRSRT STD
US POSTAGE
PAID
La Crosse, WI
Permit No. 190



Serving The Retired Military Communities of Illinois, Iowa, Michigan, Minnesota & Wisconsin



